

**LOCAL BANKRUPTCY FORM 9014-3  
IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Michelle A. DeBow

Debtor(s)

CHAPTER 13

Federal Home Loan Mortgage Corporation, as Trustee  
for the benefit of the Freddie Mac Seasoned Loans  
Structured Transaction Trust, Series 2020-1

Movant

NO. 22-13122 PMM

vs.

Michelle A. DeBow

Debtor(s)

11 U.S.C. Section 362 and 1301

Jon P. DeBow

Co-Debtor

Kenneth E. West

Trustee

**NOTICE OF MOTION, RESPONSE DEADLINE  
AND HEARING DATE**

Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-1 has filed a Motion for Relief from Stay, with the court for Relief from the Automatic Stay of Section 362 and Co-Debtor Stay of Section 1301 of the Bankruptcy Code .

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult an attorney.)**

1. If you do not want the court to grant the relief sought in the motion, then on or before **April 7, 2023**, you or your attorney must do all of the following:

- (a) file an answer explaining your position at:  
United States Bankruptcy Court  
Robert N.C. Nix Building  
900 Market Street, Suite 400  
Philadelphia, PA 19107-4299

If you mail your answer to the bankruptcy clerk's office for filing, you must mail it early enough so that it will be received on or before the date stated above; and

- (b) mail a copy to movant's attorney:  
Bankruptcy Group  
KML Law Group, P.C.  
Suite 5000 - BNY Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106-1532

2. If you or your attorney do not take the steps described in paragraphs 1(a) and 1(b) above and attend the hearing, the court may enter an order granting the relief requested in the motion.

3. A hearing on the motion is scheduled to be held before the Honorable Patricia M. Mayer, the United States Bankruptcy Judge, in Courtroom 1 at the United States Bankruptcy Court, Robert N.C. Nix

Building, 900 Market Street, Suite 400, Philadelphia, Pa. 19107-4299 on **April 26, 2023** , at **1:00pm** , or as soon thereafter as counsel can be heard, to consider the motion.

4. If a copy of the motion is not enclosed, a copy of the motion will be provided to you if you request a copy from the attorney named in paragraph 1(b).

5. You may contact the Bankruptcy Clerk's office at 215-408-2800 to find out whether the hearing has been canceled because no one filed an answer.

**/s/ Brian C. Nicholas, Esq.**

Brian C. Nicholas, Esquire

KML Law Group, P.C.

701 Market Street, Suite 5000

Philadelphia, PA 19106-1532

Phone: (215) 627-1322 Fax: (215) 627-7734

Attorneys for Movant/Applicant

March 23, 2023